

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Nicki M. Todaro
Debtor(s)

Bankruptcy Case No.: 19-23010-CMB

Chapter: 13
Docket No.: 28 - 2
Concil. Conf.: June 25, 2020 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 7/19/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1345.00 as of 7/2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jun. 25, 2020 at 11:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: June 30, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Nicki M. Todaro
 Debtor

Case No. 19-23010-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: 149

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 Total Noticed: 31

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db
 15096474 +Nicki M. Todaro, P.O. Box 2, Newell, PA 15466-0002
 AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
 15096478 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
 15096487 +David R. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
 15096481 Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
 15136621 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 15096485 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15096488 Southwestern Endoscopy Center, 302 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069
 15100826 Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-7700
 15096491 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 01 2020 06:21:39
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15115484 +E-mail/Text: bankruptcy@sccompanies.com Jul 01 2020 06:06:54 Amerimark,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15096475 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2020 06:22:28 Capital One,
 P.O. Box 30285, Salt Lake City, UT 84130-0285
 15104166 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2020 06:21:23
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15096476 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 01 2020 06:22:17 Carson Smithfield,
 P.O. Box 9216, Old Bethpage, NY 11804-9016
 15096477 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2020 06:07:43 Comenity Bank,
 Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
 15096479 E-mail/Text: bnc-bluestem@quantum3group.com Jul 01 2020 06:09:18 Fingerhut, P.O. Box 1250,
 Saint Cloud, MN 56395-1250
 15096480 E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 01 2020 06:08:56 Jefferson Capital Systems,
 P.O. Box 7999, Saint Cloud, MN 56302-9617
 15115482 +E-mail/Text: bankruptcy@sccompanies.com Jul 01 2020 06:06:54 K. Jordan,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15106811 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 01 2020 06:22:16 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 15096482 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 01 2020 06:20:21 Merrick Bank,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 15096483 E-mail/Text: bankruptcy@sccompanies.com Jul 01 2020 06:09:50 Montgomery Ward,
 1112 7th Avenue, Monroe, WI 53566-1364
 15115483 +E-mail/Text: bankruptcy@sccompanies.com Jul 01 2020 06:09:50 Montgomery Ward,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15118351 E-mail/PDF: pa_dc_claims@navient.com Jul 01 2020 06:20:41 Navient PC Trust c/o,
 Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
 15096484 E-mail/PDF: pa_dc_claims@navient.com Jul 01 2020 06:21:39 Navient Solutions,
 Department of Education Loan Services, P.O. Box 9640, Wilkes Barre, PA 18773-9640
 15096486 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 01 2020 06:22:46
 Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
 15136291 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 01 2020 06:20:40
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15115485 +E-mail/Text: bankruptcy@sccompanies.com Jul 01 2020 06:06:54 Stoneberry,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 15096489 E-mail/Text: bankruptcy@sccompanies.com Jul 01 2020 06:06:54 Stoneberry, P.O. Box 2820,
 Monroe, WI 53566-8020
 15097460 +E-mail/PDF: gecsedirecoverycorp.com Jul 01 2020 06:22:43 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15096490 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2020 06:07:44
 Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125,
 Columbus, OH 43218-2125

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr WELLS FARGO BANK, N.A.
 15118784* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617)
 15163299* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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User: dsaw
Form ID: 149

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Total Noticed: 31

Date Rcvd: Jun 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Bradley A. King on behalf of 3rd Party Plaintiff WELLS FARGO BANK, N.A.
bking@kingguiddylaw.com
Bradley A. King on behalf of Defendant WELLS FARGO BANK, N.A. bking@kingguiddylaw.com
Daniel R. White on behalf of Plaintiff Nicki M. Todaro zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Nicki M. Todaro zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Harry B. Reese on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirn.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirn.com
Karina Velter on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION amps@manleydeas.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott A. Dietterick on behalf of 3rd Pty Defendant PNC Bank, N.A. amps@manleydeas.com
TOTAL: 11